

Ex. '3'

Statement Date: 01/18/12  
Property Address: 9500 ASPEN GLOW DR  
LAS VEGAS NV 89134

CitiMortgage



Customer service 1-800-283-7918\*  
Please reference your account number 0577014851 when calling.  
\*Calls are randomly monitored and recorded to ensure quality service.

00002591 BB 10Z 018 5150087D AM1 18 018

WILLIAM R SCHULTE  
MELANI SCHULTE  
7201 W LAKE MEAD BLVD STE550  
LAS VEGAS NV 89128-8364



	PAYMENTS RECEIVED	MONTHLY PAYMENT AMOUNT
Date		02/01/12
Principal		\$380.12
Interest		\$501.29
Escrow		\$165.46
<b>Total Amount*</b>		<b>\$1,046.87</b>

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

Visit us at [www.citi mortgage.com](http://www.citi mortgage.com)

## Monthly Highlights

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY, AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED. THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

Due to year-end processing, payments received between 10 p.m. and Midnight ET on December 31, 2011, are posted in January 2012, but credited for December 31, 2011.

A tax and interest statement for 2011 income tax purposes is either enclosed with this monthly statement or will be mailed separately by January 31, 2012. To protect your identity, your full social security number will not be printed on the document but will be used in IRS reporting.

**Detach and return the bottom portion with payment.** Retain the top portion for your records.

Account Number: [REDACTED] 51-7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

☐ Please check box to indicate mailing address/phone number changes and enter on reverse side.

**Include account number on check and make payable to:**

**BIBLIOGRAPHY**

CITIMORTGAGE, INC.  
PO BOX 689196  
DES MOINES IA 50368-9196

<b>Due Date:</b>	<b>Total Amount:</b>
02/01/12	\$1,046.87

**See detail below:**

### Additional Principal

**Additional Escrow:**

**Additional Monthly Payment:**

Total Amount Enclosed

**Please do not send cash. Please allow 7 to 10 days for postal delivery.**

To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

0517 0000104687 0000104687 0000104687

INTERNET REPRINT  
CITI 4815 0257

## REPRESENTATION OF PRINTED DOCUMENT

## E-Z Pay Authorization Agreement

Login to citimortgage.com and register for E-Z Pay today or complete the form below.

1. Check One ☐ Please debit my Checking Account (Attach a voided check)  
☐ Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited: \_\_\_\_\_

2. Financial Institution \_\_\_\_\_  
 Financial Institution Address \_\_\_\_\_  
 Signature of Financial Institution Account Holder \_\_\_\_\_  
 Date \_\_\_\_\_

Financial Institution Address \_\_\_\_\_

Signature of Financial Institution Account Holder \_\_\_\_\_

Date \_\_\_\_\_

Please complete/sign this form and return it along with a voided check or deposit slip to: Citimortgage, Inc., PO Box 6279, Sioux Falls, SD 57117

PLEASE DO NOT RETURN WITH YOUR MONTHLY STATEMENT.

Your enrollment will be confirmed in writing at least 10 days prior to your first debit.

By signing above you are authorizing Citimortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (e.g., fixed, escrow change, adjustable rate mortgage). Citimortgage will provide you with written notice at least 10 days prior to any change in the debit amount. Citimortgage is authorized to debit your account until they receive a written letter signed by you, 4 days prior to the cancellation date. Citimortgage can cancel this Agreement at its option if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you reference with your existing Citimortgage/Citibank lender unless you notify us to discontinue the service.

## Important Information To Help Us Serve You Better

## Contact Information

\*Calls are randomly monitored and recorded to ensure quality service.

## Customer Service

1-800-283-7918\*

Monday-Friday

7:00 a.m.-12:00 Midnight ET

Saturday

8:00 a.m.-7:00 p.m. ET

Sunday

12:00 p.m.-1:00 p.m. ET

## Collections

1-800-723-7906\*

Monday-Friday

8:00 a.m.-12:00 Midnight ET

Saturday-Sunday

8:00 a.m.-8:00 p.m. ET

Please be sure to write your account number on your correspondence.

## Regular Payments

CitiMortgage, Inc.  
 PO Box 689196  
 Des Moines, IA 50368-9196

## Air Express Payments

CitiMortgage, Inc.  
 4740 121st St.  
 Urbandale, IA 50323-2402

## Credit Bureau Disputes/

## Account Inquiries

CitiMortgage, Inc.  
 PO Box 6243  
 Sioux Falls, SD 57117-6243

## Insurance Claim Center

CitiMortgage, Inc.  
 PO Box 8855  
 Springfield, OH 45501-8855  
 1-866-844-2198

## Tax Bills

CitiMortgage, Inc.  
 PO Box 23589  
 Rochester, NY 14692

## Air Express Correspondence

CitiMortgage, Inc.  
 14700 Citicorp Drive, MC 025  
 Hagerstown, MD 21742

## Property Insurance

## Correspondence

CitiMortgage, Inc.  
 PO Box 7706  
 Springfield, OH 45501  
 1-800-442-8774

## Mortgage Options

1-800-MORTGAGE (667-8424)

Call 1-800-MORTGAGE today for all your refinancing or new home loan needs, or visit [www.citimortgage.com](http://www.citimortgage.com) for more information regarding CitiMortgage products. We're here to help you find the best mortgage solution!

## Payment Information

**E-Z Pay:** Your mortgage payments can be withdrawn automatically from your bank.

**Phone Payments:** Call 1-800-283-7918\* to authorize immediate payment using funds directly from your checking account for a nominal fee. For greater convenience, phone payments can be made through our automated system.

**Payoff:** To request a payoff statement showing the total amount due and instructions for remitting the payoff funds please call 1-800-283-7918\*.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

## Customer Service

By calling 1-800-283-7918\*, you may access automated account information, make requests for documents, and initiate transactions by using your Mortgage Account Number. This automated system allows you greater convenience by being available during and outside normal business hours. In addition, Customer Service Representatives are available Monday through Friday between the hours of 7:00 a.m. and Midnight ET, Saturday between the hours of 8:00 a.m. and 7:00 p.m. ET and Sunday between the hours of 12:00 p.m. and 1:00 p.m. ET.

**For Residential Customers Only:** PURSUANT TO § 6 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002, HAGERSTOWN, MD 21749-0002. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

**DIRECT CREDIT BUREAU DISPUTE NOTICE:** PURSUANT TO § 623 (a) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.



©2011 CitiMortgage, Inc. CitiMortgage, Inc. does business as Citicorp Mortgage in NM. CitiMortgage, Inc. is an equal housing lender. Fixed Rate Home Equity Loans and Home Equity Lines of Credit are made available through Citibank NA, equal housing lender. Citi, Arc Design and Citi and Arc Design are registered service marks of Citigroup Inc.

## Address &amp; Phone Number Changes

Be sure to check box on reverse. Please print.

FIRST NAME \_\_\_\_\_

MI \_\_\_\_\_ LAST NAME \_\_\_\_\_

NEW MAILING ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

NEW HOME PHONE \_\_\_\_\_ NEW WORK PHONE \_\_\_\_\_

ADDITIONAL E-MAIL ADDRESS \_\_\_\_\_

HAVE YOU TRANSFERRED OWNERSHIP OF YOUR PROPERTY? ☐ YES ☐ NO

## REPRESENTATION OF PRINTED DOCUMENT

Page 2 of 3

IMPORTANT TAX RETURN  
INFORMATION BELOW

CITIMORTGAGE, INC.  
PO BOX 6243  
SIOUX FALLS SD 57117-6243

WILLIAM R SCHULTE  
MELANI SCHULTE  
7201 W LAKE MEAD BLVD STE550  
LAS VEGAS NV 89128-8364

CitiMortgage, Inc.  
For Information Call: 1-800-283-7918 \*\*  
Customer Service Hours:  
Monday - Friday 7:00 AM - 12:00 Midnight ET  
Saturday - 8:00 AM - 7:00 PM ET  
Sunday - 12:00 PM - 11:00 PM ET  
Or visit our Website at [www.citimortgage.com](http://www.citimortgage.com)

Account Number: [REDACTED] 351

Property Address:  
9500 ASPEN GLOW DR  
LAS VEGAS NV 89134

☐ CORRECTED (if checked)

RECIPIENT'S name, address, and telephone number: <b>CITIMORTGAGE, INC.</b> <b>PO BOX 6243</b> <b>SIOUX FALLS SD 57117-6243</b>  <b>CUSTOMER SERVICE: 1-800-283-7918**</b>		<b>* Caution:</b> The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.		UMB No. 1545 0901  <b>2011</b>  Form 1098	<b>Mortgage Interest Statement</b>  <b>Copy B</b> <b>For Payer/Borrower</b> The information on boxes 1, 2, 3, and 4 is important for information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an understatement of tax resulted because you overstated a deduction for the mortgage interest or for these points or because you did not report the refund of interest on your return.
RECIPIENT'S federal identification no. <b>13-3222578</b>	PAYER'S social security number <b>XXX-XX-XXXX</b>	<b>1</b> Mortgage interest received from payer/borrower: <b>\$ 2,268.29</b>	<b>2</b> Points paid on purchase of principal residence <b>\$</b>  <b>3</b> Refund of overpaid interest <b>\$</b>  <b>4</b> Mortgage insurance premiums <b>\$</b>  <b>5</b>		
PAYER'S/BORROWER'S name: <b>WILLIAM R SCHULTE</b> <b>MELANI SCHULTE</b>  Street address (including apt. no.): <b>7201 W LAKE MEAD BLVD STE550</b> City, State and ZIP code: <b>LAS VEGAS, NV 89128-8364</b>					
Account number (see instructions): <b>[REDACTED] 351</b>					

Form 1098

(keep for your records)

Department of the Treasury Internal Revenue Service

## Annual Tax and Interest Statement

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION

## INTEREST INFORMATION

GROSS INTEREST APPLIED  
NET INTEREST PAID (SEE BOX 1)

\$2,268.29  
\$2,268.29

## REAL ESTATE TAX INFORMATION

REAL ESTATE TAXES PAID

\$1,580.07

## IMPORTANT MESSAGES

This 2011 Form 1098 contains information that will be reported to the Internal Revenue Service. Principal Balance and Real Estate Tax amounts are for informational purposes only. Refer to the back of this statement for other important messages and instructions. Please consult with your tax advisor or the Internal Revenue Service for any tax related questions.



YNNN-NNNN-NNNN-NNNN  
\*278020180025910002\*

CMI-1098-0112

## REPRESENTATION OF PRINTED DOCUMENT

**Instructions for Payer/Borrower**

A person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received from you at least \$600 of mortgage interest (including certain points) on any one mortgage in the calendar year must furnish this statement to you.

If you received this statement as the payer of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount he or she paid and points paid by the seller that represent his or her share of the amount allowable as a deduction. Each borrower may have to include in income a share of any amount reported in box 3.

If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the instructions for Form 1040, Schedule A, C, or E for how to report the mortgage interest. Also, for more information, see Pub. 936 and Pub. 525.

**Account number.** May show an account or other unique number the lender has assigned to distinguish your account.

**Box 1.** Shows the mortgage interest received during the year. This amount includes interest on any obligation secured by real property, including a home equity, line of credit, or credit card loan. This amount does not include points, government subsidy payments, or seller payments on a "buy-down" mortgage. Such amounts are deductible by you only in certain circumstances. **Caution:** If you prepaid interest in 2011 that accrued in full by January 15, 2012, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in 2011 even though it may be included in box 1.

If you hold a mortgage credit certificate and can claim the mortgage interest credit, see Form 8396. If the interest was paid on a mortgage, home equity, line of credit, or credit card loan secured by your personal residence, you may be subject to a deduction limitation.

**Box 2.** Not all points are reportable to you. Box 2 shows points you or the seller paid this year for the purchase of your principal residence that are required to be reported to you. Generally, these points are fully deductible in the year paid, but you must subtract seller-paid points from the basis of your residence. Other points not reported in box 2 may also be deductible. See Pub. 936 to figure the amount you can deduct.

**Box 3.** Do not deduct this amount. It is a refund (or credit) for overpayment(s) of interest you made in a prior year or years. If you itemized deductions in the year(s) you paid the interest, you may have to include part or all of the box 3 amount on the "Other income" line of your 2011 Form 1040. No adjustment to your prior year(s) tax return(s) is necessary. For more information, see Pub. 936 and *Itemized Deduction Recoveries* in Pub. 525.

**Box 4.** Shows mortgage insurance premiums which may qualify to be treated as deducting mortgage interest. See the Schedule A (Form 1040) instructions.

**Box 5.** The interest recipient may use this box to give you other information, such as the address of the property that secures the debt, real estate taxes, or insurance paid from escrow.

<sup>14</sup> Calls are randomly monitored and recorded to ensure quality service.

## REPRESENTATION OF PRINTED DOCUMENT

**FACTS****WHAT DOES CITI DO WITH YOUR PERSONAL INFORMATION?**

Page 3 of 3

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and employment information
- credit history and transaction history

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Citi chooses to share; and whether you can limit this sharing.

**For our everyday business purposes —**

such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus

YES

NO

**For our marketing purposes —**

to offer our products and services to you

YES

NO

**For joint marketing with other financial companies**

YES

NO

**For our affiliates' everyday business purposes —**

information about your transactions and experiences

YES

NO

**For our affiliates' everyday business purposes —**

information about your creditworthiness

YES

YES

**For nonaffiliates to market to you**

YES

YES

- Mail the form below.

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us any time to limit our sharing.

Call toll free 1-800-283-7918

Mark any/all you want to limit:

- ☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- ☐ Do not share my personal information with nonaffiliates to market their products and services to me.

Mail to:

Citibank Service Center  
Mail Stop CMP  
PO Box 769022  
San Antonio, TX 78245-9022

CMI-PVCY-0112

INTERNET REPRINT  
CITI 4815 0261



YNNN-NNNY-NNNN-NNNN  
\*278020180025910001\*

## REPRESENTATION OF PRINTED DOCUMENT

Page 2

Who is providing this notice?	This notice is provided by Citibank N.A., CitiMortgage, Inc. and Citicorp Trust Bank, fsb. CitiMortgage provides servicing on behalf of Citi affiliates, including Citibank N.A. and Citigroup Global Markets Realty Corp.
How does Citi protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Citi collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ provide account information or give us your contact information</li> <li>▪ provide employment information or apply for a loan</li> <li>▪ give us your income information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ Our affiliates include companies with a Citi name; financial companies such as Citigroup Global Markets, Inc., and Banamex USA.</li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ Nonaffiliates we share with can include companies engaged in direct marketing and the selling of consumer products and services.</li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products and services to you.
<p><b>For Vermont Residents:</b> We will not share information we collect about you with nonaffiliated third parties, except as permitted by Vermont law, such as to process your transactions or to maintain your account. In addition, we will not share information about your creditworthiness with our affiliates except with your authorization.</p> <p><b>For California Residents:</b> We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.</p>	

## REPRESENTATION OF PRINTED DOCUMENT

**Account Information**

Statement Date: 02/20/12  
 Property Address: 9500 ASPEN GLOW DR  
 LAS VEGAS NV 89134

Page 1 of 1

CitiMortgage



ACCOUNT NUMBER: 51-7

Type of Mortgage: GOVERNMENT FIXED  
 Principal Balance: \$89,623.98  
 Interest Rate: 7.50000%  
 Interest Year to Date: \$562.15



Customer service 1-800-283-7918\*  
 Please reference your account number 0577014851 when calling.  
 \*Calls are randomly monitored and recorded to ensure quality service.

00005777 BB 10Z 051 5150079D AM1 8 051

WILLIAM R SCHULTE  
 MELANI SCHULTE  
 7201 W LAKE MEAD BLVD STE550  
 LAS VEGAS NV 89128-8364

005776

**Account Activity**

	PAYMENTS RECEIVED	MONTHLY PAYMENT AMOUNT
Date		03/01/12
Principal		\$382.49
Interest		\$498.92
Escrow		\$165.46
<b>Total Amount</b>		<b>\$1,046.87</b>

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

Visit us at [www.citimortgage.com](http://www.citimortgage.com)**Monthly Highlights**

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

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CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

On 02/15/12, \$388.89 was paid for County Tax.

NNNN-NNNN-NNNN-NNNN  
\*36020510057760001\*

CMT-55B1C-1013

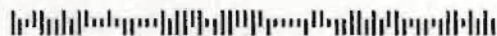
**Detach and return the bottom portion with payment. Retain the top portion for your records.**

Account Number: 51-7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds.  
 Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

- ☐ Please check box to indicate mailing address/phone number changes and enter on reverse side.  
 Include account number on check and make payable to:



CITIMORTGAGE, INC.  
 PO BOX 689196  
 DES MOINES IA 50368-9196

Due Date: 03/01/12  
 Total Amount: \$1,046.87

See detail below:

Additional Principal

Additional Escrow:

Additional Monthly Payment

Total Amount Enclosed

\$									
\$									
\$									
\$									
\$									

Please do not send cash. Please allow 7 to 10 days for postal delivery.

To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

517 0000104687 0000104687 0000104687

INTERNET REPRINT  
 CITI 4815 0255

## REPRESENTATION OF PRINTED DOCUMENT

## E-Z Pay Authorization Agreement

Login to citimortgage.com and register for E-Z Pay today or complete the form below.

- 1 Check One: ☐ Please debit my Checking Account (Attach a voided check)  
☐ Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited: \_\_\_\_\_

- 2 Financial Institution \_\_\_\_\_

Financial Institution Address \_\_\_\_\_

Signature of Financial Institution Account Holder \_\_\_\_\_

Date \_\_\_\_\_

Please complete/sign this form and return it along with a voided check or deposit slip to: CitiMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117

PLEASE DO NOT RETURN WITH YOUR MONTHLY STATEMENT.

Your enrollment will be confirmed in writing at least 10 days prior to your first debit.

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. We understand that the debit amount may vary due to changes in your monthly payment (e.g., rate, term, escrow change, adjustable rate mortgage). CitiMortgage will provide you with written notice at least 10 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written letter, signed by you, 4 days prior to the cancellation date. CitiMortgage can cancel this Agreement at its option if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you reference with your existing CitiMortgage/Citibank lender unless you notify us to discontinue the service.

- 3 Mortgage Account # \_\_\_\_\_

- 4 You may choose to have your payment deducted on your due date or up to 15 days after the payment due date.

No Fee (Circle) Due Date: 1day 2day 3day 4day 5day 6day 7day 8day

\$10.00 Monthly Fee (Circle) 9day 10day 11day 12day 13day 14day 15day

Additional Principal Per Month (Optional) \$ \_\_\_\_\_

Additional Escrow Per Month (Optional) \$ \_\_\_\_\_

## Important Information To Help Us Serve You Better

## Contact Information

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## Customer Service

1-800-283-7918\*

Monday-Friday

7:00 a.m.-12:00 Midnight ET

Saturday

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Sunday

12:00 p.m.-11:00 p.m. ET

## Collections

1-800-723-7906\*

Monday-Friday

8:00 a.m.-12:00 Midnight ET

Saturday-Sunday

8:00 a.m.-8:00 p.m. ET

Please be sure to write your account number on your correspondence.

## Regular Payments

CitiMortgage, Inc.

PO Box 699195

Des Moines, IA 50369-9195

## Air Express Payments

CitiMortgage, Inc.

4740 121st St.

Urbandale, IA 50323-2402

## Credit Bureau Disputes/

Account Inquiries

CitiMortgage, Inc.

PO Box 6243

Sioux Falls, SD 57117-6243

## Insurance Claim Center

CitiMortgage, Inc.

PO Box 8855

Springfield, OH 45501-8855

1-866-844-2198

## Tax Bills

CitiMortgage, Inc.

PO Box 23689

Rochester, NY 14692

## Air Express Correspondence

CitiMortgage, Inc.

14700 Citicorp Drive, MC 0251

Hagerstown, MD 21742

## Property Insurance

Correspondence

CitiMortgage, Inc.

PO Box 7706

Springfield, OH 45501

1-800-442-8774

## Mortgage Options

1-800-MORTGAGE (667-8424)

Call 1-800-MORTGAGE today for all your refinancing or new home loan needs, or visit [www.citimortgage.com](http://www.citimortgage.com) for more information regarding Citibank mortgage products. We're here to help you find the best mortgage solution!

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Payoff: To request a payoff statement showing the total amount due and instructions for remitting the payoff funds please call 1-800-283-7918\*.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your checkback from your financial institution.

## Customer Service

By calling 1-800-283-7918\*, you may access automated account information, make requests for documents, and initiate transactions by using your Mortgage Account Number. This automated system allows you greater convenience by being available during and outside normal business hours. In addition, Customer Service Representatives are available Monday through Friday between the hours of 7:00 a.m. and Midnight ET, Saturday between the hours of 8:00 a.m. and 7:00 p.m. ET and Sunday between the hours of 12:00 p.m. and 11:00 p.m. ET.

For Residential Customers Only: PURSUANT TO § 6 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002, HAGERSTOWN, MD 21749-0002. A "qualified written request" is written correspondence, other than notices on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (a) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.



©2012 CitiMortgage, Inc. CitiMortgage, Inc. does business as Citicorp Mortgage in NM. CitiMortgage, Inc. is an equal housing lender. Fixed Rate Home Equity Loans and Home Equity Lines of Credit are made available through Citibank, NA, equal housing lender. Citi, Arc Design and Citi and Arc Design are registered service marks of Citigroup Inc.

## Address &amp; Phone Number Changes

Be sure to check box on reverse. Please print.

FIRST NAME \_\_\_\_\_

MI \_\_\_\_\_ LAST NAME \_\_\_\_\_

NEW MAILING ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

NEW HOME PHONE \_\_\_\_\_ NEW WORK PHONE \_\_\_\_\_

ADDITIONAL E-MAIL ADDRESS \_\_\_\_\_

HAVE YOU TRANSFERRED OWNERSHIP OF YOUR PROPERTY? ☐ YES ☐ NO

Statement Date: 03/19/12  
Property Address: 9500 ASPEN GLOW DR  
LAS VEGAS NV 89134

ACCOUNT NUMBER

Type of Mortgage  
Principal Balance  
Interest Rate  
Interest Year to Date

GOVERNMENT FIXED  
\$89,623.98  
7.50000%  
\$562.15



**PAYMENTS  
RECEIVED**

MONTHLY  
T AMOUNT

Date	04/01/12
Principal	\$384.88
Interest	\$496.53
Escrow	\$165.48
<b>Total Amount</b>	<b>\$1,046.87</b>

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

## Page 1 of 1

CitiMortgage.



**Customer service 1-800-283-7918\***  
Please reference your account number 0577014851 when calling.  
\*Calls are randomly monitored and recorded to ensure quality service.

00005882 BB 10Z 079 SIS0079D AM1 8 079

WILLIAM R SCHULTE  
MELANI SCHULTE  
7201 W LAKE MEAD BLVD STE550  
LAS VEGAS NV 89128-8364

Visit us at [www.citimortgage.com](http://www.citimortgage.com)

## Monthly Highlights

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY. AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED, THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

**Detach and return the bottom portion with payment.** Retain the top portion for your records.

Account Number: [REDACTED] 851-7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds.  
Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

☐ Please check box to indicate mailing address/phone number changes and enter on reverse side.

**Include account number on check and make payable to:**

[illegible]

CITIMORTGAGE, INC.  
PO BOX 689196  
DES MOINES IA 50368-9196

**!Due Date:**

04/01/12

Total Amount:

**\$1,046.87**

See detail below.

Additional Principal

**Additional Escrow:**

**Additional Monthly Payment:**

Total Amount Enclosed

Please do not send cash. Please allow 7 to 10 days for postal delivery.

To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

517 0000104687 0000104687 0000104687

INTERNET REPRINT  
CITI 4815 0253

## REPRESENTATION OF PRINTED DOCUMENT

**Check Over** Please debit my Checking Account (Attach a voided check)  
Please debit my Savings Account (Attach a deposit slip)  
Financial Institution Account # to be debited \_\_\_\_\_

Financial Institution \_\_\_\_\_  
Financial Institution Address \_\_\_\_\_  
Signature of Financial Institution Account Holder \_\_\_\_\_  
Date \_\_\_\_\_

**Mortgage Account #** \_\_\_\_\_

You may choose to have your payment debited on your due date or up to 15 days after the payment due date.  
**No Fees Circle Due Date** 1day 2day 3day 4day 5day 6day 7day 8day  
**\$10.00 Monthly Fee Circle** 9day 10day 11day 12day 13day 14day 15day

Additional Principal Per Month (Optional) \$ \_\_\_\_\_  
Additional Escrow Fee Month (Optional) \$ \_\_\_\_\_

Please complete/sign this form and return it along with a voided check or deposit slip to: Citimortgage, Inc., PO Box 6279, Sioux Falls, SD 57117

By signing above you are authorizing Citimortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (e.g., fixed, escape clause adjustable rate mortgage). Citimortgage will provide you with written notice at least 30 days prior to any change in the debit amount. Citimortgage is authorized to debit your account until they receive a written letter, dated by you, 30 days prior to the cancellation date. Citimortgage can cancel this agreement at its option in 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you reference until later notice. Citimortgage/Itbank Under makes you solely responsible to discontinue the service.

\*Calls are randomly monitored and recorded to ensure quality service.

Please be sure to write your account number on your correspondence.

**Monday-Friday**  
7:00 a.m.-12:00 Midnight ET  
**Saturday**  
8:00 a.m.-8:00 p.m. ET  
**Sunday**  
10:00 a.m.-10:00 p.m. ET

Dial 711 from the U.S.  
Dial 1-866-280-2050  
from Puerto Rico

**Collections**  
**1-800-723-7906\***  
**Monday-Friday**  
8:00 a.m.-12:00 Midnight ET  
**Saturday-Sunday**  
9:00 a.m.-8:00 p.m. ET

**Regular Payments**  
Citimortgage, Inc.  
PO Box 689196  
Des Moines, IA 50368-9196

**Air Express Payments**  
Citimortgage, Inc.  
4740 121st St.  
Urbandale, IA 50323-2402

**Credit Bureau Disputes/  
Account Inquiries**  
Citimortgage, Inc.  
PO Box 6243  
Sioux Falls, SD 57117-6243

**Insurance Claim Center**  
Citimortgage, Inc.  
PO Box 5655  
Springfield, OH 45501-5655  
1-866-844-2198

**Tax Bills**  
Citimortgage, Inc.  
PO Box 23699  
Rochester, NY 14692

**Air Express Correspondence**  
Citimortgage, Inc.  
14700 Citicorp Drive, MC 0251  
Hagerstown, MD 21742

**Property Insurance  
Correspondence**  
Citimortgage, Inc.  
PO Box 7706  
Springfield, OH 45501  
1-800-442-8774

Call 1-800-MORTGAGE today for all your refinancing or new home loan needs or visit [www.citimortgage.com](http://www.citimortgage.com) for more information regarding Citibank mortgage products. We're here to help you find the best mortgage solution!

**E-Z Pay:** Your mortgage payments can be withdrawn automatically from your bank.

**Phone Payments:** Call 1-800-283-7915\* to authorize immediate payment using funds directly from your checking account for a nominal fee. For greater convenience, phone payments can be made through our automated system.

**Payoff:** To request a payoff statement showing the total amount due and instructions for remitting the payoff funds please call 1-800-283-7915\*.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

By calling 1-800-283-7915\*, you may access automated account information, make requests for documents, and initiate transactions by using your Mortgage Account Number. This automated system allows you greater convenience by being available during and outside normal business hours.

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## REPRESENTATION OF PRINTED DOCUMENT



## Account Information

Statement Date: 04/17/12  
 Property Address: 9500 ASPEN GLOW DR  
 LAS VEGAS NV 89134

Page 1 of 1

CitiMortgage



ACCOUNT NUMBER 551-7

Type of Mortgage GOVERNMENT FIXED  
 Principal Balance \$89,302.72  
 Interest Rate 7.50000%  
 Interest Year to Date \$1,122.30



Customer service 1-800-283-7918\*  
 Please reference your account number 0577014851 when calling.  
 \*Calls are randomly monitored and recorded to ensure quality service.

00006079 1B 10Z 106 5150079D AM1 8 108

WILLIAM R SCHULTE  
 MELANI SCHULTE  
 7201 W LAKE MEAD BLVD STE550  
 LAS VEGAS NV 89128-8364

000079



## Account Activity

	PAYMENTS RECEIVED	MONTHLY PAYMENT AMOUNT
Date		05/01/12
Principal		\$387.29
Interest		\$494.12
Escrow		\$165.46
<b>Total Amount</b>		<b>\$1,046.87</b>

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

Visit us at [www.citimortgage.com](http://www.citimortgage.com)

## Monthly Highlights

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

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CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

NNNN-NNNN-NNNN-NNNN  
\*255021080060780001\*

CMT-SSBK-1015

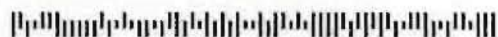
Detach and return the bottom portion with payment. Retain the top portion for your records.

Account Number: 551-7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds.  
 Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

- ☐ Please check box to indicate mailing address/phone number changes and enter on reverse side.  
 Include account number on check and make payable to:



CITIMORTGAGE, INC.  
 PO BOX 689196  
 DES MOINES IA 50368-9196

See detail below:

Due Date:	Total Amount:
05/01/12	\$1,046.87

Additional Principal

Additional Escrow:

Additional Monthly Payment:

Total Amount Enclosed

\$									
\$									
\$									
\$									
\$									

Please do not send cash. Please allow 7 to 10 days for postal delivery.

To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

517 0000104687 0000104687 0000104687

INTERNET REPRINT  
 CITI 4815 0251

## REPRESENTATION OF PRINTED DOCUMENT

1. Check One: Please detail my Checking Account (Attach a voided check)  
Please detail my Savings Account (Attach a deposit slip)  
Financial Institution Account # to be debited \_\_\_\_\_  
Financial Institution \_\_\_\_\_  
Financial Institution Address \_\_\_\_\_  
Signature of Financial Institution Account Holder \_\_\_\_\_  
Date \_\_\_\_\_

2. Mortgage Account # \_\_\_\_\_  
You may choose to have your payment deducted on your due date or up to 15 days after the payment due date.  
No Fee: ☐ Due Date May 2day 3day 4day 5day 6day 7day 8day  
\$10.00 Monthly Fee: ☐ Circle 9day 10day 11day 12day 13day 14day 15day  
Additional Principal Per Month (Optional) \$ \_\_\_\_\_  
Additional Escrow Per Month (Optional) \$ \_\_\_\_\_

Please complete/sign this form and return it along with a voided check or deposit slip to: CitiMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117

By sending these you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (i.e., fixed, option, adjustable rate mortgage). CitiMortgage will provide you with written notice at least 45 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written letter, signed by you, 4 days prior to the cancellation date. CitiMortgage can cancel the agreement at its option if 2 or more bill returns are returned in 6 months. The monthly automatic debit will continue if you refinanced with your previous CitiMortgage Home Equity unless you notify us to discontinue the service.

\*Calls are randomly monitored and recorded to ensure quality service.

Monday-Friday  
7:00 a.m.-12:00 Midnight ET  
Saturday  
8:00 a.m.-8:00 p.m. ET  
Sunday  
12:00 a.m.-12:00 p.m. ET

Dial 711 from the U.S.  
Dial 1-866-263-7918  
from Puerto Rico.

**Collections**  
**1-800-723-7906\***  
Monday-Friday  
8:00 a.m.-12:00 Midnight ET  
Saturday-Sunday  
8:00 a.m.-8:00 p.m. ET

By calling 1-800-263-7918\*, you may access automated account information, make requests for documents, and initiate transactions by using your Mortgage Account Number. This automated system allows you greater convenience by being available during and outside normal business hours.

**For Residential Customers Only:** PURSUANT TO § 6 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002, HAGERSTOWN, MD 21749-0002. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reasons for the request.

**DIRECT CREDIT BUREAU DISPUTE NOTICE:** PURSUANT TO § 623 (a) (8) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.

Please be sure to write your account number on your correspondence.

**Regular Payments**  
CitiMortgage, Inc.  
PO Box 6279  
Sioux Falls, IA 50568-9196

**Air Express Payments**  
CitiMortgage, Inc.  
4740 12th St  
Urbandale, IA 50521-2402

**Credit Bureau Disputes/  
Account Inquiries**  
CitiMortgage, Inc.  
PO Box 6243  
Sioux Falls, SD 57117-6243

**Insurance Claim Center**  
CitiMortgage, Inc.  
PO Box 6655  
Springfield, OH 45503-8355  
1-866-344-2198

**Tax Bills**  
CitiMortgage, Inc.  
PO Box 23689  
Rochester, NY 14692

**Air Express Correspondence**  
CitiMortgage, Inc.  
14700 Citicorp Drive, MC 0251  
Hagerstown, MD 21742

**Property Insurance  
Correspondence**  
CitiMortgage, Inc.  
PO Box 7706  
Springfield, OH 45501  
1-800-442-8774

Call 1-800-MORTGAGE today for all your refinancing or new home loan needs or visit [www.citimortgage.com](http://www.citimortgage.com) for more information regarding CitiBank mortgage products. We're here to help you find the best mortgage solution!

**E-Z Pay:** Your mortgage payments can be withdrawn automatically from your bank.

**Phone Payments:** Call 1-800-263-7918\* to authorize immediate payments using funds directly from your checking account for a nominal fee. For greater convenience, phone payments can be made through our automated system.

**Payoff:** To request a payoff statement showing the total amount due and instructions for remitting the payoff funds please call 1-800-263-7918\*.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.



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## REPRESENTATION OF PRINTED DOCUMENT



## Account Information

Statement Date: 05/17/12  
 Property Address: 9500 ASPEN GLOW DR  
 LAS VEGAS NV 89134

Page 1 of 1

CitiMortgage



ACCOUNT NUMBER: 51-7

Type of Mortgage: GOVERNMENT FIXED  
 Principal Balance: \$89,302.72  
 Interest Rate: 7.50000%  
 Interest Year to Date: \$1,122.30



Customer service 1-800-283-7918\*

Please reference your account number 0577014851 when calling.  
 \*Calls are randomly monitored and recorded to ensure quality service.

00005705 BB 10Z 138 SIS0079D AM1 8 138



WILLIAM R SCHULTE  
 MELANI SCHULTE  
 7201 W LAKE MEAD BLVD STE550  
 LAS VEGAS NV 89128-8364

005702

NINNY-NINNY-NINNY-NINNY  
\*2550213100057020001\*

## Account Activity

	PAYMENTS RECEIVED	MONTHLY PAYMENT AMOUNT
Date		06/01/12
Principal		\$389.71
Interest		\$491.70
Escrow		\$165.46
<b>Total Amount</b>		<b>\$1,046.87</b>

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

Visit us at [www.citimortgage.com](http://www.citimortgage.com)

## Monthly Highlights

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CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

CMT-SSBRC-1011

Detach and return the bottom portion with payment. Retain the top portion for your records.

Account Number: 51-7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds.  
 Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

☐ Please check box to indicate mailing address/phone number changes and enter on reverse side.

Include account number on check and make payable to:



CITIMORTGAGE, INC.  
 PO BOX 689196  
 DES MOINES IA 50368-9196

See detail below.

Additional Principal

Additional Escrow

Additional Monthly Payment

Total Amount Enclosed

Due Date:	Total Amount:
06/01/12	\$1,046.87

\$									
\$									
\$									
\$									
\$									

Please do not send cash. Please allow 7 to 10 days for postal delivery.

To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

517 0000104687 0000104687 0000104687

INTERNET REPRINT  
 CITI 4815 0249

## REPRESENTATION OF PRINTED DOCUMENT

## E-Z Pay Authorization Agreement

Login to [citimortgage.com](http://citimortgage.com) and register for E-Z Pay today or complete the form below.

- 1 Check One: ☐ Please debit my Checking Account (Attach a voided check)  
☐ Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited: \_\_\_\_\_

2 Financial Institution \_\_\_\_\_

Financial Institution Address \_\_\_\_\_

Signature of Financial Institution Account Holder \_\_\_\_\_

Date \_\_\_\_\_

Please complete/sign this form and return it along with a voided check or deposit slip to: Citimortgage, Inc., PO Box 6279, Sioux Falls, SD 57117  
PLEASE DO NOT RETURN WITH YOUR MONTHLY STATEMENT.

Your enrollment will be confirmed in writing at least 10 days prior to your first debit.

By signing above you are authorizing Citimortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (e.g., fees, escrow charges, adjustable rate mortgages). Citimortgage will provide you with written notice at least 10 days prior to any change in the debit amount. Citimortgage is authorized to debit your account until they receive a written letter, signed by you, 4 days prior to the cancellation date. Citimortgage can cancel this Agreement at its option or if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you reference with your existing Citimortgage/Citibank lender unless you notify us to discontinue the service.

3 Mortgage Account # \_\_\_\_\_

4 You may choose to have your payment deducted on your due date or up to 15 days after the payment due date.

No Fee (Circle) Due Date 1day 2day 3day 4day 5day 6day 7day 8day

\$10.00 Monthly Fee (Circle) 9day 10day 11day 12day 13day 14day 15day

Additional Principal Per Month (Optional) \$ \_\_\_\_\_

Additional Escrow Per Month (Optional) \$ \_\_\_\_\_

## Important Information To Help Us Serve You Better

## Contact Information

\*Calls are randomly monitored and recorded to ensure quality service.

## Customer Service

1-800-283-7918\*

Monday-Friday

7:00 a.m.-12:00 Midnight ET

Saturday

8:00 a.m.-8:00 p.m. ET

Sunday

10:00 a.m.-10:00 p.m. ET

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Dial 711 from the U.S.;

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from Puerto Rico

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Please be sure to write your account number on your correspondence.

## Regular Payments

Citimortgage, Inc.

PO Box 689196

Des Moines, IA 50369-9196

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Citimortgage, Inc.

4740 121st St.

Urbandale, IA 50323-2402

## Credit Bureau Disputes/

Account Inquiries

Citimortgage, Inc.

PO Box 6243

Sioux Falls, SD 57117-6243

## Insurance Claim Center

Citimortgage, Inc.

PO Box 8855

Springfield, OH 45501-8855

1-866-844-2198

## Tax Bills

Citimortgage, Inc.

PO Box 23689

Rochester, NY 14692

## Air Express Correspondence

Citimortgage, Inc.

14700 Citicorp Drive, MC 0251

Hagerstown, MD 21742

## Property Insurance

Correspondence

Citimortgage, Inc.

PO Box 7706

Springfield, OH 45501

1-800-442-8774

## Mortgage Options

1-800-MORTGAGE (667-8424)

Call 1-800-MORTGAGE today for all your refinancing or new home loan needs, or visit [www.citimortgage.com](http://www.citimortgage.com) for more information regarding Citibank mortgage products. We're here to help you find the best mortgage solution!

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## Address &amp; Phone Number Changes

Be sure to check box on reverse. Please print.

FIRST NAME \_\_\_\_\_

MI \_\_\_\_\_ LAST NAME \_\_\_\_\_

NEW MAILING ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

NEW HOME PHONE \_\_\_\_\_ NEW WORK PHONE \_\_\_\_\_

ADD/UPDATE E-MAIL ADDRESS \_\_\_\_\_

HAVE YOU TRANSFERRED OWNERSHIP OF YOUR PROPERTY? ☐ YES ☐ NO

## REPRESENTATION OF PRINTED DOCUMENT



## Account Information

Statement Date: 06/19/12  
 Property Address: 9500 ASPEN GLOW DR  
 LAS VEGAS NV 89134

Page 1 of 1

CitiMortgage



ACCOUNT NUMBER 51-7

Type of Mortgage: GOVERNMENT FIXED  
 Principal Balance: \$89,302.72  
 Interest Rate: 7.500000%  
 Interest Year to Date: \$1,122.30



Customer service 1-800-283-7918\*

Please reference your account number 0577014851 when calling.  
 \*Calls are randomly monitored and recorded to ensure quality service.

00005641 BB 10Z 171 5150079D AMI 8 171

WILLIAM R SCHULTE  
 MELANI SCHULTE  
 7201 W LAKE MEAD BLVD STE550  
 LAS VEGAS NV 89128-8364

005639



## Account Activity

Date	PAYMENTS	MONTHLY
	RECEIVED	PAYMENT AMOUNT
		07/01/12
Principal		\$392.14
Interest		\$489.27
Escrow		\$165.46
<b>Total Amount</b>		<b>\$1,046.87</b>

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

Visit us at [www.citimortgage.com](http://www.citimortgage.com)

## Monthly Highlights

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY. AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED. THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

On 06/19/12, \$430.00 was paid for Hazard Insurance.

00005641 BB 10Z 171 5150079D AMI 8 171  
 \*05/02/17 1003/03/0001

CMI-SSB0-1011

Detach and return the bottom portion with payment. Retain the top portion for your records.

Account Number: 51-7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds.  
 Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

☐ Please check box to indicate mailing address/phone number changes and enter on reverse side.

Include account number on check and make payable to:



CITIMORTGAGE, INC.  
 PO BOX 689196  
 DES MOINES IA 50368-9196

	Due Date:	Total Amount:
See detail below	07/01/12	\$1,046.87
Additional Principal		
Additional Escrow:		
Additional Monthly Payment:		
Total Amount Enclosed		

Please do not send cash. Please allow 7 to 10 days for postal delivery.

To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

517 0000104687 0000104687 0000104687

INTERNET REPRINT  
 CITI 4815 0247

## REPRESENTATION OF PRINTED DOCUMENT

**1 Check One** Please debit my Checking Account (Attach a voided check)  
Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited \_\_\_\_\_

Financial Institution \_\_\_\_\_

Financial Institution Address \_\_\_\_\_

Signature of Financial Institution Account Holder \_\_\_\_\_

Date \_\_\_\_\_

**2 Mortgage Account #** \_\_\_\_\_

**3** You may choose to have your payment deducted on your due date or up to 15 days after the payment due date.

No Fee (Circle) Due Date: May 2 day 3 day 4 day 5 day 6 day 7 day 8 day

\$10.00 Monthly Fee (Circle) 9 day 10 day 11 day 12 day 13 day 14 day 15 day

Additional Principal Per Month (Optional) \$ \_\_\_\_\_

Additional Escrow Per Month (Optional) \$ \_\_\_\_\_

Please complete/sign this form and return it along with a voided check or deposit slip to: CitiMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (eg. fees, interest change, adjustable rate mortgage). CitiMortgage will provide you with written notice at least 15 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written letter, dated by you, 15 days prior to the cancellation date. CitiMortgage may cancel this agreement at its option on a 2 or more business days notice in a written letter. The monthly automatic debit will continue if you otherwise wish your mortgage to be paid by automatic debit. To discontinue the service.

\*Calls are randomly monitored and recorded to ensure quality service.

Please be sure to write your account number on your correspondence.

Monday-Friday  
7:00 a.m.-12:00 Midnight ET  
Saturday  
8:00 a.m.-6:00 p.m. ET  
Sunday  
12:00 a.m.-10:00 p.m. ET

Bid 711 from the US:  
Dial 1-866-280-2050  
from Puerto Rico

**Collections**  
**1-800-723-7906\***  
Monday-Friday  
8:00 a.m.-12:00 Midnight ET  
Saturday-Sunday  
8:00 a.m.-6:00 p.m. ET

**Regular Payments**  
CitiMortgage, Inc.  
PO Box 62996  
Des Moines, IA 50368-9966

**Air Express Payments**  
CitiMortgage, Inc.  
47411261 St  
Orlando, FL 32833-2402

**Credit Bureau Disputes/  
Account Inquiries**  
CitiMortgage, Inc.  
PO Box 6243  
Sioux Falls, SD 57117-6243

**Insurance Claim Center**  
CitiMortgage, Inc.  
PO Box 6856  
Springfield, OH 45503-8856  
1-866-844-2198

**Tax Bills**  
CitiMortgage, Inc.  
PO Box 23659  
Rochester, NY 14659

**Air Express Correspondence**  
CitiMortgage, Inc.  
14700 Citicorp Drive, MC 0251  
Hagerstown, MD 21742

**Property Insurance  
Correspondence**  
CitiMortgage, Inc.  
PO Box 7706  
Springfield, OH 45501  
1-800-442-8774

Call 1-800-MORTGAGE today for all your refinancing or new home loan needs or visit [www.citimortgage.com](http://www.citimortgage.com) for more information regarding Citibank mortgage products. We're here to help you find the best mortgage solution!

**E-Z Pay:** Your mortgage payments can be withdrawn automatically from your bank.

**Phone Payments:** Call 1-800-283-7915\* to authorize immediate payment using funds directly from your checking account for a nominal fee. For greater convenience, phone payments can be made through our automated system.

**Payoff:** To request a payoff statement showing the total amount due and instructions for remitting the payoff funds please call 1-800-283-7915\*.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

By calling 1-800-283-7915\*, you may access automated account information, make requests for documents and initiate transactions by using your Mortgage Account Number. This automated system allows you greater convenience by being available during and outside normal business hours.

**For Residential Customers Only:** PURSUANT TO § 5 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002, HAGERSTOWN, MD 21749-0002. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

**DIRECT CREDIT BUREAU DISPUTE NOTICE:** PURSUANT TO § 623 (b) (5) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.



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## REPRESENTATION OF PRINTED DOCUMENT

 Mortgage Account Information

Statement Date: 07/17/12  
 Property Address: 9500 ASPEN GLOW DR  
 LAS VEGAS NV 89134

Page 1 of 1

200 YEARS citi

ACCOUNT NUMBER: 351-7

Type of Mortgage: GOVERNMENT FIXED  
 Principal Balance: \$88,979.45  
 Interest Rate: 7.50000%  
 Interest Year to Date: \$1,680.44

Customer service 1-800-283-7918\*

Please reference your account number 0577014851 when calling.  
 \*Calls are randomly monitored and recorded to ensure quality service.

00006131 BB 10Z 199 5150079D AMI 8 199



WILLIAM R SCHULTE  
 MELANI SCHULTE  
 7201 W LAKE MEAD BLVD STE550  
 LAS VEGAS NV 89128-8364

000127

 Account Activity

	PAYMENTS RECEIVED	MONTHLY PAYMENT AMOUNT
Date		08/01/12
Principal		\$394.59
Interest		\$486.82
Escrow		\$165.46
Total Amount		\$1,046.87

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

Visit us at [www.citimortgage.com](http://www.citimortgage.com) Monthly Highlights

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CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

 Detach and return the bottom portion with payment. Retain the top portion for your records. 

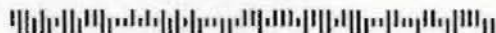
Account Number: 351-7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds.  
 Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

☐ Please check box to indicate mailing address/phone number changes and enter on reverse side.

Include account number on check and make payable to:



CITIMORTGAGE, INC.  
 PO BOX 689196  
 DES MOINES IA 50368-9196

	Due Date:	Total Amount
See detail below	08/01/12	\$1,046.87
Additional Principal:	\$	
Additional Escrow:	\$	
Additional Monthly Payment:	\$	
Total Amount Enclosed	\$	

Please do not send cash. Please allow 7 to 10 days for postal delivery.

To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

517 0000104687 0000104687 0000104687

INTERNET REPRINT  
 CITI 4815 0245

## REPRESENTATION OF PRINTED DOCUMENT

Check One: Please debit my Checking Account (Attach a voided check) \_\_\_\_\_  
Please debit my Savings Account (Attach a deposit slip) \_\_\_\_\_

Financial Institution Account # is to be debited \_\_\_\_\_

Financial Institution \_\_\_\_\_

Financial Institution Address \_\_\_\_\_

Signature of Financial Institution Account Holder \_\_\_\_\_

Date \_\_\_\_\_

Please complete/sign this form and return it along with a voided check or deposit slip to: **CitiMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117**

Mortgage Account # \_\_\_\_\_

You may choose to have your payment deducted on your due date or up to 15 days after the payment due date.

☒ **No Pre-Payment** Due Date: 1day 2day 3day 4day 5day 6day 7day 8day  
☐ **\$10.00 Monthly Fee** Pre-Payment: 9day 10day 11day 12day 13day 14day 15day

Additional Principal Per Month (Optional) \$ \_\_\_\_\_

Additional Escrow Per Month (Optional) \$ \_\_\_\_\_

[illegible]

Please be sure to write your account number on your correspondence.

Monday-Friday  
7:00 a.m.-12:00 midnight ET  
Saturday

8:00 a.m.-8:00 p.m. ET  
Sunday  
10:00 a.m.-10:00 p.m. ET

Dial 78 from the U.S.,  
Dial 1-866-260-2050  
from Puerto Rico

Collections  
1-800-723-7906\*

Monday-Friday  
5:00 a.m.-12:00 Midnight ET  
Saturday-Sunday  
8:00 a.m.-5:00 p.m. ET

**Regular Payments**  
CHMortgage, Inc.  
PO Box 689196  
Des Moines, IA 50368-0196

**Air Express Payments**  
CitiMortgage, Inc.  
4740 121st St  
Minneapolis, IA 55423-9402

**Credit Bureau Disputes/  
Account Inquiries**  
CitiAlerts@citibank.com  
PO Box 6243

**Insurance Claim Center**  
CityMortgage, Inc.  
PO Box 8855  
Spainfield, OH 45501-8855  
1-866-844-2158

**Tax Bills**  
CIRMortgage, Inc.  
PO Box 23689  
Rochester, NY 14692

**Air Express Correspondence**  
Citimortgage Inc.  
14700 Citicorp Drive, NC 0251  
Hagerstown, MD 21742

**Property Insurance  
Correspondence**  
Citimortgage, Inc.  
PO Box 7716  
Springfield, OH 45501  
1-800-447-8774

Call 1-800-MORTGAGE today for all your refinancing or new home loan needs, or visit [www.citimortgage.com](http://www.citimortgage.com) for more information regarding Citibank mortgage products. We're here to help you find the best mortgage solution!

**E-2 Pay:** your mortgage payments can be withdrawn automatically from your bank.

**Phone Payments:** Call 1-800-283-7918\* to authorize immediate payment using funds directly from your checking account for a nominal fee. For greater convenience, phone payments can be made through our Automated System.

**Payoff:** To request a payoff statement showing the total amount due and instructions for remitting the payoff funds, please call 1-800-263-7918.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

By calling 1-800-293-7918, you may access automated account information, make requests for documents, and initiate transactions by using your Mortgage Account Number. The automated system offers you greater convenience by being available during and outside normal business hours.

**For Residential Customers Only:** PURSUANT TO § 6 OF RESPA, A "QUALIFIED WRITTEN REQUEST REGARDING THE SERVING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS. CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002, HAGERSTOWN MD 21747-0002. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reasons for the request.

**DIRECT CREDIT BUREAU DISPUTE NOTICE:** PURSUANT TO § 623 (a) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.



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## REPRESENTATION OF PRINTED DOCUMENT

**Mortgage Account Information**

Statement Date: 08/17/12  
 Property Address: 9500 ASPEN GLOW DR  
 LAS VEGAS NV 89134

Page 1 of 1

**200 YEARS citi**

ACCOUNT NUMBER: 51-7

Type of Mortgage: GOVERNMENT FIXED  
 Principal Balance: \$88,654.16  
 Interest Rate: 7.500000%  
 Interest Year to Date: \$2,236.56



Customer service 1-800-283-7918\*  
 Please reference your account number 0577014851 when calling.  
 \*Calls are randomly monitored and recorded to ensure quality service.

00006355 BB 10Z 230 5150079D AM1 8 230

WILLIAM R SCHULTE  
 MELANI SCHULTE  
 7201 W LAKE MEAD BLVD STE550  
 LAS VEGAS NV 89128-8364

000353

**Account Activity**

	PAYMENTS RECEIVED	MONTHLY PAYMENT AMOUNT
Date		09/01/12
Principal		\$397.06
Interest		\$484.35
Escrow		\$165.46
<b>Total Amount</b>		<b>\$1,046.87</b>

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

Visit us at [www.citimortgage.com](http://www.citimortgage.com)**Monthly Highlights**

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

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CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

On 08/01/12, \$397.81 was paid for County Tax.

NNNN-NNNN-NNNN-NNNN  
\*255922100063510001\*

CITISERV-0712

**Detach and return the bottom portion with payment. Retain the top portion for your records.**

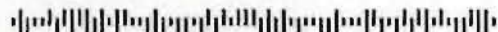
Account Number: 51-7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds.  
 Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

☐ Please check box to indicate mailing address/phone number changes and enter on reverse side.

Include account number on check and make payable to:



CITIMORTGAGE, INC.  
 PO BOX 689196  
 DES MOINES IA 50368-9196

	Due Date	Total Amount
See detail below	09/01/12	\$1,046.87
Additional Principal:	\$	
Additional Escrow:	\$	
Additional Monthly Payment:	\$	
Total Amount Enclosed	\$	

Please do not send cash. Please allow 7 to 10 days for postal delivery.

To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

517 0000104687 0000104687 0000104687

INTERNET REPRINT

CITI 4815 0243

## REPRESENTATION OF PRINTED DOCUMENT

1. Check Over: Please debit my Checking Account (Attach a voided check)  
Please debit my Savings Account (Attach a deposit slip)  
Financial Institution Account # to be debited \_\_\_\_\_  
Financial Institution \_\_\_\_\_  
Financial Institution Address \_\_\_\_\_  
Signature of Financial Institution Account Holder \_\_\_\_\_  
Date \_\_\_\_\_  
Please complete/sign this form and return it along with a voided check or deposit slip to: **CitiMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117**

2. Mortgage Account # \_\_\_\_\_  
3. You may choose to have your payment deducted on your due date or up to 15 days after the payment due date.  
**No Fee:** ☐ Due Date: 1day 2day 3day 4day 5day 6day 7day 8day  
**\$10.00 Monthly Fee:** ☐ 9day 10day 11day 12day 13day 14day 15day  
Additional Principal Per Month (Optional): \$ \_\_\_\_\_  
Additional Escrow Per Month (Optional): \$ \_\_\_\_\_

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (e.g., fees, escrow change, adjustable rate mortgage). CitiMortgage will provide you with written notice at least 10 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written letter, signed by you, 4 days prior to the cancellation date. CitiMortgage can cancel this agreement at its option if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you reference with your previous CitiMortgage debit card unless you notify us to discontinue the service.

\*Calls are randomly monitored and recorded to ensure quality service.

Monday-Friday  
7:00 a.m.-12:00 Midnight ET  
Saturday  
8:00 a.m.-8:00 p.m. ET  
Sunday  
10:00 a.m.-10:00 p.m. ET

Dial 711 from the U.S.  
Dial 1-866-380-2050  
from Puerto Rico

**Collections**  
**1-800-723-7906\***  
Monday-Friday  
8:00 a.m.-12:00 Midnight ET  
Saturday-Sunday  
8:00 a.m.-5:00 p.m. ET

Please be sure to write your account number on your correspondence.

**Regular Payments**  
CitiMortgage, Inc.  
PO Box 62796  
Des Moines, IA 50368-9966

**Air Express Payments**  
CitiMortgage, Inc.  
4740 121st St.  
Urbana, IL 61557-2492

**Credit Bureau Disputes/  
Account Inquiries**  
CitiMortgage, Inc.  
PO Box 6245  
Sioux Falls, SD 57117-6243

**Insurance Claim Center**  
CitiMortgage, Inc.  
PO Box 6655  
Springfield, OH 45501-8655  
1-866-844-2198

**Tax Bills**  
CitiMortgage, Inc.  
PO Box 23689  
Rochester, NY 14692

**Air Express Correspondence**  
CitiMortgage, Inc.  
14700 Citicorp Drive, NC 0251  
Hagerstown, MD 21742

**Property Insurance  
Correspondence**  
CitiMortgage, Inc.  
PO Box 7706  
Springfield, OH 45501  
1-800-442-8774

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## REPRESENTATION OF PRINTED DOCUMENT

**Mortgage Account Information**

Statement Date: 09/18/12  
 Property Address: 9500 ASPEN GLOW DR  
 LAS VEGAS NV 89134

Page 1 of 1

**200 YEARS citi**

ACCOUNT NUMBER: [REDACTED]

Type of Mortgage: GOVERNMENT FIXED  
 Principal Balance: \$88,654.16  
 Interest Rate: 7.500000%  
 Interest Year to Date: \$2,236.56

Customer service 1-800-283-7918\*

Please reference your account number 0577014851 when calling.  
 \*Calls are randomly monitored and recorded to ensure quality service.

00005671 BB 1QZ 262 SIS0079D AM1 8 262

[Barcode]

WILLIAM R SCHULTE  
 MELANI SCHULTE  
 7201 W LAKE MEAD BLVD STE550  
 LAS VEGAS NV 89128-8364

000000

**Account Activity**

	PAYMENTS RECEIVED	MONTHLY PAYMENT AMOUNT
Date		10/01/12
Principal		\$399.54
Interest		\$481.87
Escrow		\$165.46
<b>Total Amount</b>		<b>\$1,046.87</b>

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

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CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

On 09/17/12, \$397.05 was paid for County Tax.

NNNN-NNNN-NNNN-NNNN  
\*2650126260609001\*

CMT-SSBR-0712

**Detach and return the bottom portion with payment. Retain the top portion for your records.**

Account Number: [REDACTED]-7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds.  
 Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

☐ Please check box to indicate mailing address/phone number changes and enter on reverse side.

Include account number on check and make payable to:

[Barcode]

CITIMORTGAGE, INC.  
 PO BOX 689196  
 DES MOINES IA 50368-9196

See detail below:

Due Date:

10/01/12

Total Amount:

\$1,046.87

Additional Principal:

Additional Escrow:

Additional Monthly Payment:

Total Amount Enclosed:

\$									
\$									
\$									
\$									
\$									

Please do not send cash. Please allow 7 to 10 days for postal delivery.

To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

517 0000104687 0000104687 0000104687

INTERNET REPRINT  
 CITI 4815 0297

## REPRESENTATION OF PRINTED DOCUMENT

Check One: Please debit my Checking Account (Attach a voided check) \_\_\_\_\_  
Please debit my Savings Account (Attach a deposit slip) \_\_\_\_\_

Financial Institution Account # to be debited \_\_\_\_\_

Financial Institution \_\_\_\_\_

Financial Institution Address \_\_\_\_\_

Signature of Financial Institution Account Holder \_\_\_\_\_

Date \_\_\_\_\_

Please complete/sign this form and return it along with a voided check or deposit slip to: CitiMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117

Mortgage Account # \_\_\_\_\_

You may choose to have your payments deducted on your due date or up to 15 days after the payment due date.

No Pre-Payment Due Date 1day 2day 3day 4day 5day 6day 7day 8day  
\$10.00 Monthly Fee (if any) 9day 10day 11day 12day 13day 14day 15day

Additional Principal Per Month (Optional) \$ \_\_\_\_\_

Additional Escrow Per Month (Optional) \$ \_\_\_\_\_

[illegible]

Please be sure to write your account number on your correspondence.

Monday-Friday  
7:00 a.m.-12:00 Midnight ET  
Saturday

8:00 a.m.-5:00 p.m. ET  
Sunday  
10:00 a.m.-10:00 p.m. ET

Dial 711 from the U.S.  
Dial 1-855-2E0-2050  
from Puerto Rico

Collections  
1-800-723-7906\*

Monday-Friday  
8:00 a.m.-12:00 Midsize ET  
Saturday-Sunday  
8:00 a.m.-5:00 p.m. ET

**Regular Payments**  
Chimurige, Inc.  
PO Box 589196  
Des Moines, IA 50328-9196

**Air Express Payments**  
Citimotgage, Inc.  
4740 12th St  
Ottawa, IL 50123-0102

**Credit Bureau Disputes/  
Account Inquiries:**  
Citimortgage, Inc.  
PO Box 6243  
Sioux Falls, SD 57117-6243

**Insurance Claim Center**  
CityMortgage, Inc.  
PO Box 8855  
Springfield, OH 45501-8855  
1-866-844-2198\*

**Tax Bills**  
CitiMortgage, Inc.  
PO Box 23589  
Rochester NY 14692

**Air Express Correspondence**  
Citimortgage Inc.  
14700 Catcopp Drive, NC 0251  
Hagerstown, MD 21742

**Property Insurance  
Correspondence**  
Citimortgage, Inc.  
PO Box 7706  
Springfield, OH 45501  
1-800-442-8774\*

Call 1-800-MORTGAGE today for all your refinancing or new home loan needs, or visit [www.citi mortgage.com](http://www.citi mortgage.com) for more information regarding CitiBank mortgage products. We're here to help you find the best mortgage solution!

**E-2 Pay:** Your mortgage payments can be withdrawn automatically from your bank.

**Phone Payments:** Call 1-800-253-7918\* to authorize immediate payment using funds directly from your checking account for a nominal fee. For greater convenience, phone payments can be made through our automated system.

**Payoff:** To request a payoff statement showing the total amount due and instructions for refilling the payoff funds, please call 1-800-263-7915.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your bank institution.

By calling 1-800-283-7915\*, you may access automated account information, make requests for documents, and initiate transactions by using your Mortgage Account Number. This automated system allows you greater convenience by being available during and outside normal business hours.

**For Residential Customers Only:** PURSUANT TO 5 U.S.C. RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002, HAGERSTOWN, MD 21747-0002. A "qualified written request" is written correspondence, other than notice of a payment coupon or statement, which includes your name, account number and the reasons for the request.

**DIRECT CREDIT BUREAU DISPUTE NOTICE:** PURSUANT TO § 623 (a) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.

[illegible]

## REPRESENTATION OF PRINTED DOCUMENT

**Mortgage Account Information**

Statement Date: 10/17/12  
 Property Address: 9500 ASPEN GLOW DR  
 LAS VEGAS NV 89134

Page 1 of 1

**200 YEARS citi**

ACCOUNT NUMBER: [REDACTED]-7

Type of Mortgage: GOVERNMENT FIXED  
 Principal Balance: \$88,654.16  
 Interest Rate: 7.50000%  
 Interest Year to Date: \$2,236.56



Customer service 1-800-283-7918

Please reference your account number 0577014851 when calling.  
 \*Calls are randomly monitored and recorded to ensure quality service.

00005771 BB 10Z 291 S250079D AM1 \$ 291

[Barcode]

WILLIAM R SCHULTE  
 MELANI SCHULTE  
 7201 W LAKE MEAD BLVD STE550  
 LAS VEGAS NV 89128-8364

005769

**Account Activity**

	PAYMENTS RECEIVED	MONTHLY PAYMENT AMOUNT
Date		11/01/12
Principal		\$402.04
Interest		\$479.37
Escrow		\$277.99
<b>Total Amount</b>		<b>\$1,159.40</b>

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

Visit us at [www.citimortgage.com](http://www.citimortgage.com)**Monthly Highlights**

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY, AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED. THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

NNNN-NNNN-NNNN-NNNN  
\*265022910057690001\*

CMTLSSBK-0712

**Detach and return the bottom portion with payment. Retain the top portion for your records.**

Account Number: [REDACTED]-7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds.  
 Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

- ☐ Please check box to indicate mailing address/phone number changes and enter on reverse side.  
 Include account number on check and make payable to:

[Barcode]

CITIMORTGAGE, INC.  
 PO BOX 689196  
 DES MOINES IA 50368-9196

	Due Date:	Total Amount:
See detail below:	11/01/12	\$1,159.40
Additional Principal:	\$	
Additional Escrow:	\$	
Additional Monthly Payment:	\$	
Total Amount Enclosed:	\$	

Please do not send cash. Please allow 7 to 10 days for postal delivery.

To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

[REDACTED] 517 0000115940 0000115940 0000115940

INTERNET REPRINT  
 CITI 4815 0295

## REPRESENTATION OF PRINTED DOCUMENT

## E-Z Pay Authorization Agreement

Login to citimortgage.com and register for E-Z Pay today or complete the form below.

1. Check One: ☐ Please debit my Checking Account (Attach a voided check)  
☐ Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited: \_\_\_\_\_

2. Financial Institution \_\_\_\_\_

Financial Institution Address \_\_\_\_\_

Signature of Financial Institution Account Holder \_\_\_\_\_

Date \_\_\_\_\_

Please complete/sign this form and return it along with a voided check or deposit slip to: CitiMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117

PLEASE DO NOT RETURN WITH YOUR MONTHLY STATEMENT.

Your enrollment will be confirmed in writing at least 10 days prior to your first debit.

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (e.g., fees, interest charge, adjustable rate mortgages). CitiMortgage will provide you with written notice at least 10 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written notice signed by you, 1 day prior to the cancellation date. CitiMortgage can cancel this Agreement at its option if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you refinance with your existing CitiMortgage lender unless you notify us to discontinue the same.

## Important Information To Help Us Serve You Better

## Contact Information

## Customer Service

1-800-283-7918\*

Monday-Friday

7:00 a.m.-12:00 Midnight ET

Saturday

8:00 a.m.-8:00 p.m. ET

Sunday

10:00 a.m.-10:00 p.m. ET

TTY Services:

Dial 711 from the U.S.;

Dial 1-866-280-2050

from Puerto Rico

## Collections

1-800-723-7906\*

Monday-Friday

8:00 a.m.-12:00 Midnight ET

Saturday-Sunday

8:00 a.m.-8:00 p.m. ET

Please be sure to write your account number on your correspondence.

## Regular Payments

CitiMortgage, Inc.

PO Box 689195

Des Moines, IA 50368-9195

## Air Express Payments

CitiMortgage, Inc.

4740 121st St.

Urbandale, IA 50323-2402

## Credit Bureau Disputes/

Account Inquiries

CitiMortgage, Inc.

PO Box 6243

Sioux Falls, SD 57117-6243

## Insurance Claim Center

CitiMortgage, Inc.

PO Box 8855

Springfield, OH 45501-8855

1-866-844-2198\*

## Tax Bills

CitiMortgage, Inc.

PO Box 23685

Rochester, NY 14692

## Air Express Correspondence

CitiMortgage, Inc.

14700 Citicorp Drive, MC 025

Hagerstown, MD 21742

## Property Insurance

Correspondence

CitiMortgage, Inc.

PO Box 7706

Springfield, OH 45501

1-800-442-8774\*

## Mortgage Options

1-800-MORTGAGE (667-8424)\*

Call 1-800-MORTGAGE today for all your refinancing or new home loan needs, or visit [www.citimortgage.com](http://www.citimortgage.com) for more information regarding Citibank mortgage products. We're here to help you find the best mortgage solution!

## Payment Information

**E-Z Pay:** Your mortgage payments can be withdrawn automatically from your bank.

**Phone Payments:** Call 1-800-283-7918\* to authorize immediate payment using funds directly from your checking account for a nominal fee. For greater convenience, phone payments can be made through our automated system.

**Payoff:** To request a payoff statement showing the total amount due and instructions for remitting the payoff funds please call 1-800-283-7918\*.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

## Customer Service

By calling 1-800-283-7918\*, you may access automated account information, make requests for documents, and initiate transactions by using your Mortgage Account Number. This automated system allows you greater convenience by being available during and outside normal business hours.

**For Residential Customers Only:** PURSUANT TO § 6 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10002, HAGERSTOWN, MD 21747-0002. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

**DIRECT CREDIT BUREAU DISPUTE NOTICE:** PURSUANT TO § 623 (a) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.



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## Address &amp; Phone Number Changes

Be sure to check box on reverse. Please print.

FIRST NAME \_\_\_\_\_

MI \_\_\_\_\_ LAST NAME \_\_\_\_\_

NEW MAILING ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

NEW HOME PHONE \_\_\_\_\_ NEW WORK PHONE \_\_\_\_\_

ADD/UPDATE E-MAIL ADDRESS \_\_\_\_\_

HAVE YOU TRANSFERRED OWNERSHIP OF YOUR PROPERTY? ☐ YES ☐ NO

INTERNET REPRINT

CITI 4815 0296

## REPRESENTATION OF PRINTED DOCUMENT

**Mortgage Account Information**

Statement Date: 11/19/12  
 Property Address: 9500 ASPEN GLOW DR  
 LAS VEGAS NV 89134

Page 1 of 2

**200 YEARS citi**

ACCOUNT NUMBER

Type of Mortgage: GOVERNMENT FIXED  
 Principal Balance: \$88,326.84  
 Interest Rate: 7.50000%  
 Interest Year to Date: \$2,790.65



Customer service 1-800-283-7916\*

Please reference your account number 0577014851 when calling.  
 \*Calls are randomly monitored and recorded to ensure quality service.

00005983 BB 10Z 324 3150079D AM1 # 324

WILLIAM R SCHULTE  
 MELANI SCHULTE  
 7201 W LAKE MEAD BLVD STE550  
 LAS VEGAS NV 89128-8364

005981

NNNN-NNNN-NNNN-NNNN  
265021240059810001**Account Activity**

	PAYMENTS RECEIVED	MONTHLY PAYMENT AMOUNT
Date		12/01/12
Principal		\$404.55
Interest		\$476.86
Escrow		\$168.37
<b>Total Amount</b>		<b>\$1,049.78</b>

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

Visit us at [www.citimortgage.com](http://www.citimortgage.com)**Monthly Highlights**

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY, AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED. THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

Your monthly escrow payment has been adjusted to \$168.37 effective 12/01/12.

Due to year-end processing, payments received between 10 p.m. and Midnight ET on December 31, 2012, are posted in January 2013, but credited for December 31, 2012.

CM1-SSBK-0712

**Detach and return the bottom portion with payment. Retain the top portion for your records.**

Account Number: -7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds.  
 Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

☐ Please check box to indicate mailing address/phone number changes and enter on reverse side.

Include account number on check and make payable to:



CITIMORTGAGE, INC.  
 PO BOX 689196  
 DES MOINES IA 50368-9196

	Due Date:	Total Amount:
See detail below:	12/01/12	\$1,049.78
Additional Principal:	\$	
Additional Escrow:	\$	
	\$	
Additional Monthly Payment:	\$	
Total Amount Enclosed	\$	

Please do not send cash. Please allow 7 to 10 days for postal delivery.

To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

517 0000104978 0000104978 0000104978

INTERNET REPRINT  
 CITI 4815 0291

## REPRESENTATION OF PRINTED DOCUMENT

1. Check One: Please debit my Checking Account (Attach a voided check)  
Please debit my Savings Account (Attach a deposit slip)  
Financial Institution Account # to be debited \_\_\_\_\_  
Financial Institution \_\_\_\_\_  
Financial Institution Address \_\_\_\_\_  
Signature of Financial Institution Account Holder \_\_\_\_\_  
Date \_\_\_\_\_
2. Mortgage Account # \_\_\_\_\_
3. You may choose to have your payment deducted on your due date or up to 15 days after the payment due date.  
No Fee: Circle: Due Date: 1day 2day 3day 4day 5day 6day 7day 8day  
\$10.00 Monthly Fee: Circle: 1day 2day 3day 4day 5day 6day 7day 8day 9day 10day 11day 12day 13day 14day 15day
- Additional Principal Per Month (Optional): \$ \_\_\_\_\_  
Additional Escrow Per Month (Optional): \$ \_\_\_\_\_
- Please complete/sign this form and return it along with a voided check or deposit slip to: CitiMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117

By signing above, you are authorizing CitiMortgage, Inc. to automatically debit your account (as specified above) for the amount of your total monthly mortgage payment. You understand that the debit amount may vary from time to time due to changes in your monthly payment (e.g., fixed, adjustable rate mortgage). CitiMortgage will provide you with written notice at least 60 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written notice, signed by you, 1 day prior to the cancellation date. CitiMortgage can cancel the agreement at its option or if 2 or more bank returns are received in a row. The monthly automatic debit will continue if you authorize your mortgage lender to debit your account to your mortgage account.

\*Calls are randomly monitored and recorded to ensure quality service.

Please be sure to write your account number on your correspondence.

Monday-Friday  
7:00 a.m.-12:00 Midnight ET  
Saturday  
8:00 a.m.-6:00 p.m. ET  
Sunday  
10:00 a.m.-10:00 p.m. ET

Dial 711 from the U.S.  
Dial 1-866-283-2050  
from Puerto Rico

Collections  
1-800-723-7906\*  
Monday-Friday  
8:00 a.m.-12:00 Midnight ET  
Saturday-Sunday  
8:00 a.m.-8:00 p.m. ET

**Regular Payments**  
CitiMortgage, Inc.  
PO Box 669796  
Des Moines, IA 50366-9796

**Air Express Payments**  
CitiMortgage, Inc.  
4740 12th St.  
Urbana, IL 61802-2402

**Credit Bureau Disputes/  
Account Inquiries**  
CitiMortgage, Inc.  
PO Box 6243  
Sioux Falls, SD 57117-6243

**Insurance Claim Center**  
CitiMortgage, Inc.  
PO Box 6655  
Springfield, OH 45508-6655  
1-866-844-2198

**Tax Bills**  
CitiMortgage, Inc.  
PO Box 23659  
Rochester, NY 14622

**Air Express Correspondence**  
CitiMortgage, Inc.  
14700 Concord Drive, NC 0251  
Hagerstown, MD 21742

**Property Insurance  
Correspondence**  
CitiMortgage, Inc.  
PO Box 7706  
Springfield, OH 45501  
1-800-442-8774

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**Phone Payments:** Call 1-800-283-7918\* to authorize immediate payment using funds directly from your checking account for a nominal fee. For greater convenience, phone payments can be made through our automated system.

**Payoff:** To request a payoff statement showing the total amount due and instructions for remitting the payoff funds, please call 1-800-283-7918\*.

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By calling 1-800-283-7918\*, you may access automated account information, make requests for documents, and initiate transactions by using your Mortgage Account Number. This automated system allows you greater convenience by being available during and outside normal business hours.

**For Residential Customers Only:** PURSUANT TO § 6 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10062, HAGERSTOWN, MD 21740-0062. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

**DIRECT CREDIT BUREAU DISPUTE NOTICE:** PURSUANT TO § 623 (a) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.



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REPRESENTATION OF PRINTED DOCUMENT

Page 2 of 2



ACCOUNT NUMBER: [REDACTED]-7

Monthly Highlights

Pursuant to Nevada law, CitiMortgage, Inc. is providing this notice to you, our existing customer. According to our policy, you may place your phone number on our internal Do-Not-Call list by either contacting us at our customer service number (800) 283-7918, or advising any CitiMortgage, Inc. telephone solicitor during a solicitation call to place your number on our list. For further information you may contact us at CitiMortgage, Inc., 1000 Technology Drive, O'Fallon, MO 63368 (800) 283-7918. Or you can contact the Nevada State Attorney General at Office of the Attorney General Nevada Department of Justice, Carson City Office, 100 North Carson Street, Carson City, Nevada 89701-4717, (775) 684-1100, Website: <http://njs.state.nv.us>



NNNN-NNNN-NNNN-NNNN  
2550232400598110002

CMI-SREO-0111

Statement Date: 12/18/12  
Property Address: 9500 ASPEN GLOW DR  
LAS VEGAS NV 89134

Page 1 of 1

ACCOUNT NUMBER

Type of Mortgage	GOVERNMENT FIXED
Principal Balance	\$88,326.84
Interest Rate	7.50000%
Interest Year to Date	\$2,790.65

	PAYMENTS RECEIVED	MONTHLY PAYMENT AMOUNT
Date		01/01/13
Principal		\$407.08
Interest		\$474.33
Escrow		\$168.37
Total Amount		\$1,049.78

As a convenience for accounts serviced in our Bankruptcy Department, the amount listed above represents only the payments due for the following month. There may be other payments or charges due that are not listed above. Those amounts may be included in your Chapter 13 Plan, if applicable.

## 200 YEARS Citi

Customer service 1-800-283-7918\*

Please reference your account number 0577014851 when calling.  
\*Calls are randomly monitored and recorded to ensure quality service.

00005855 RB 10Z 353 SIS0079D AMJ 8 353

WILLIAM R SCHULTE  
MELANI SCHULTE  
7201 W LAKE MEAD BLVD STE550  
LAS VEGAS NV 89128-8364

Visit us at [www.citimortgage.com](http://www.citimortgage.com)

### Monthly Highlights

If you do not wish to receive future informational notices please contact the Bankruptcy Service Center.

THIS MORTGAGE ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY. AS THIS DEBT MAY HAVE BEEN INCLUDED IN A BANKRUPTCY ACTION, OR MAY HAVE BEEN DISCHARGED. THIS IS NOT AN ATTEMPT TO COLLECT, RECOVER, OR OFFSET THE MORTGAGE INDEBTEDNESS AGAINST YOU PERSONALLY. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY AND CHAPTER 13 TRUSTEE, IF APPLICABLE.

CITIMORTGAGE RESERVES THE RIGHT TO SUPPRESS ACCESS TO THE MORTGAGE WEBSITE.

Due to year-end processing, payments received between 10 p.m. and Midnight ET on December 31, 2012, are posted in January 2013, but credited for December 31, 2012.

A tax and interest statement for 2012 income tax purposes will be included with your next monthly statement or mailed separately by January 31, 2013. To protect your identity, your full social security number will not be printed on the document but will be used in IRS reporting.

**Detach and return the bottom portion with payment.** Retain the top portion for your records.

Account Number: [REDACTED] 1-7

WILLIAM R SCHULTE

Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

☐ Please check box to indicate mailing address/phone number changes and enter on reverse side.

**Include account number on check and make payable to:**

[illegible]

CITIMORTGAGE, INC.  
PO BOX 689196  
DES MOINES IA 50368-9196

**Due Date:**

01/01/13

Total Amount

\$1,049.78

See detail below:

**Additional Principal:**

**Additional Escrow:**

**Additional Monthly Payment:**

Total Amount Enclosed

**Please do not send cash. Please allow 7 to 10 days for postal delivery.**

To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

517 0000104978 0000104978 0000104978

INTERNET REPRINT  
CITI 4815 0289

## REPRESENTATION OF PRINTED DOCUMENT

3. Check One: Please debit my Checking Account (attach a voided check)  
Please debit my Savings Account (attach a deposit slip)

Financial Institution Account # to be debited: \_\_\_\_\_

Financial Institution: \_\_\_\_\_

Financial Institution Address: \_\_\_\_\_

Signature of Financial Institution Account Holder: \_\_\_\_\_

Date: \_\_\_\_\_

4. Mortgage Account # \_\_\_\_\_

5. You may choose to have your payment deducted on your due date or up to 15 days after the payment due date.

No Fee (Circle) Due Date 1day 2day 3day 4day 5day 6day 7day 8day  
\$10.00 Monthly Fee (Circle) 5day 10day 15day 12day 13day 14day 15day

Additional Principal Per Month (Optional) \$ \_\_\_\_\_

Additional Earnout Per Month (Optional) \$ \_\_\_\_\_

Please complete/sign this form and return it along with a voided check or deposit slip to: CitiMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account or deposit above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (e.g., fees, interest charges, adjustable rate increases). CitiMortgage will provide you with written notice at least 45 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written letter, signed by you, 45 days prior to the cancellation date. CitiMortgage can cancel this agreement at its option or if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you recontact with your request. CitiMortgage will send notice to you to discontinue this service.

\*Calls are randomly monitored and recorded to ensure quality service.

Please be sure to write your account number on your correspondence.

Monday-Friday  
7:00 a.m.-12:00 Midnight ET  
Saturday  
8:00 a.m.-8:00 p.m. ET  
Sunday  
12:00 a.m.-10:00 p.m. ET

Dial 711 from the U.S.  
Dial 1-866-283-2050  
from Puerto Rico

#### Collections

1-800-723-7906\*

Monday-Friday  
8:00 a.m.-12:00 Midnight ET  
Saturday-Sunday  
8:00 a.m.-8:00 p.m. ET

**Regular Payments**  
CitiMortgage, Inc.  
PO Box 685196  
Des Moines, IA 50368-9196

**Air Express Payments**  
CitiMortgage, Inc.  
4740 121st St  
Urbansdale, IA 50323-2402

**Credit Bureau Disputes/  
Account Inquiries**  
CitiMortgage, Inc.  
PO Box 6243  
Sioux Falls, SD 57117-6243

**Insurance Claim Center**  
CitiMortgage, Inc.  
PO Box 8855  
Springfield, OH 45501-8855  
1-866-844-2198

**Tax Bills**  
CitiMortgage, Inc.  
PO Box 23689  
Rochester, NY 14692

**Air Express Correspondence**  
CitiMortgage, Inc.  
14700 Citicorp Drive, MC 0251  
Hagerstown, MD 21742

**Property Insurance  
Correspondence**  
CitiMortgage, Inc.  
PO Box 7706  
Springfield, OH 45501  
1-800-442-8774

Call 1-800-MORTGAGE today for all your refinancing or new home loan needs or visit [www.citimortgage.com](http://www.citimortgage.com) for more information regarding CitiBank mortgage products. We're here to help you find the best mortgage solution.

**E-2 Pay:** Your mortgage payments can be withdrawn automatically from your bank.

**Phone Payments:** Call 1-800-283-7918\* to authorize immediate payment using funds directly from your checking account for a nominal fee. For greater convenience, phone payments can be made through our automated system.

**Payoff:** To request a payoff statement showing the total amount due and instructions for remitting the payoff funds please call 1-800-283-7918\*.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

By calling 1-800-283-7918\*, you may access automated account information, make requests for documents, and initiate transactions by using your Mortgage Account Number. This automated system allows you greater convenience by being available during and outside normal business hours.

**For Residential Customers Only:** PURSUANT TO § 6 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 10003, HAGERSTOWN, MD 21749-0003. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

**DIRECT CREDIT BUREAU DISPUTE NOTICE:** PURSUANT TO § 623 (b) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.



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